

# Save 25-40% on healthcare and dependent day care expenses...it's easy!

## You can plan for maximum savings

You don't have to be sick to save with a healthcare Flexible Spending Account (FSA)! There are some health expenses you can plan for: orthodontia, dental crowns, lasik surgery, your annual physical...even your maintenance prescriptions. You're going to spend this money anyway; why not save on every dollar?

## Using your FSA is ABC-easy

Pay for your eligible healthcare expenses with the Benny™ prepaid benefit card and you won't have to file a claim. If you've left your card at home, don't worry, just send in a copy of your receipt with a claim form and you'll receive reimbursement.

If your email address was provided at enrollment, you will receive an email when we process your paper claim and another when payment is sent. Check your balance, the history of your claim or the status of your claim at our website, [www.chard-snyder.com](http://www.chard-snyder.com).

**Note:** Your entire healthcare account balance is available on the first day of your plan year. Your dependent day care account balance becomes available as it is deducted from your pay.

See a 3-minute video about what a Chard Snyder Flexible Spending Account can do for you! Go to: [www.chard-snyder.com](http://www.chard-snyder.com)

Go to [www.chard-snyder.com](http://www.chard-snyder.com) and use our tax-savings calculator to determine YOUR annual savings

## Pre-tax dollars have more spending muscle

Pre-tax dollars are the real deal! Depending on your tax bracket, you'll save 25 to 40 cents of each pre-tax dollar by not paying federal, state and social security taxes. This translates into real money in your pocket. You can save on approved healthcare expenses as well as your dependent day care expenses! See the table below for an example of your possible savings.

## Savings Example

	With Pre-tax Plan	No Pre-tax plan
Monthly pay	\$4,000	\$4,000
Contribution to the plan	-200	0
New taxable amount	3,800	4,000
Taxes withheld from pay*	-1,142	-1,202
Out-of-pocket expenses	0	-200
Net income	\$2,658	\$2,598
<b>Tax Savings = \$60 per month!</b>		
<small>* Savings will vary based on tax bracket. Example shown calculated at 7.65% social security, 17.4% federal and 5% state income tax savings</small>		